

## Client Relationship Summary

Form CRS/Form ADV, Part 3

March 2024

Unconventional Investor, LLC is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ and it is important to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

### *What investment services and advice can you provide me?*

We typically provide a financial plan to clients when we start a relationship. This plan is updated periodically during the course of the client relationship. The plan is a basic spending capacity plan with investments, social security, pensions, inheritances, etc.

If you adopt our portfolio recommendations, we provide ongoing portfolio management services. We generally choose approximately 6 securities to hold in your account. The ratio of each holding varies based on your investment objectives. We restrict our advice to publicly traded securities.

We offer our services on both a discretionary and non-discretionary basis. If we have discretion, we don't need to contact you when buying or selling in your account. If we are managing your account on a non-discretionary basis, we will contact you for approval before any trade is done. This means the ultimate decision regarding the purchase or sale of the investment is yours. You provide either discretionary or non-discretionary authority when you sign our investment management agreement. This agreement will remain in place until you or we terminate it. Generally we require that you maintain \$250,000 under management with us.

Additional information about our services is located in Items 4, 5, 7, 13 and 16 of our [Firm Brochure](https://adviserinfo.sec.gov/firm/brochure/317333) (adviserinfo.sec.gov/firm/brochure/317333).

### Conversation Starters

- ✓ Given my financial situation, should I choose an investment advisory service? Why or why not?
- ✓ How will you choose investments to recommend to me?
- ✓ What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

### *What fees will I pay?*

For ongoing portfolio management, we receive an ongoing annual fee, billed in quarterly installments at the end of the quarter. This fee is based on your account value as of the last day of each calendar quarter. Our fees vary based on your assets under management and range from 0.20% to 0.40%. Financial planning services are included. This fee may be negotiable in limited circumstances, such as a client placing a very large portfolio with us. The more assets you have in your advisory account, the more you will pay us. This gives us an incentive to encourage you to increase the assets in your account which will increase our fees.

Clients who do not receive ongoing portfolio management services will pay \$250 per hour for portfolio review services. These services are included for clients and waived for new clients. An invoice will be presented upon completion of the services. We have a conflict of interest when providing portfolio review services. If you decide to have us implement the advice given in the portfolio review we are paid for investment management services as disclosed below.

The broker/dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The broker/dealer's transaction fees are in addition to our fee for advisory services.

You may also pay charges imposed by the broker/dealer holding your account for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities charge additional fees that will reduce the value of your investments over time.

**You will pay fees and costs whether you make or lose money on your investments.** Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Additional information about these fees and costs may be found in Items 5 and 12 of our [Firm Brochure](#).

#### Conversation Starters

- ✓ Help me understand how these fees and costs might affect my investment. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

***What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?***

***When we act as your investment adviser***, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

We require that you use either Vanguard or Charles Schwab & Co., Inc. to serve as your custodian. Vanguard and Schwab provide us with certain products and services at no cost that benefit us but do not benefit our clients. These products and services assist us in managing and administering our clients' accounts. The receipt of these products and services creates a conflict of interest because it gives us an incentive to require that you choose Schwab or Vanguard as a custodian.

Additional information about these conflicts and how we address them can be found Items 12 and 14 of our [Firm Brochure](#).

#### Conversation Starters

- ✓ How might your conflicts of interest affect me, and how will you address them?

***How do your financial professionals make money?***

Each financial professional is compensated based on the fees earned for the clients managed by that individual. As such, they have an incentive to increase the assets in your account which will increase the compensation they receive.

***Do you or your financial professionals have legal or disciplinary history?***

No. [Investor.gov/CRS](http://Investor.gov/CRS) is a free and simple search tool to research Unconventional Investor, LLC and our financial professionals.

#### Conversation Starters

- ✓ As a financial professional, do you have any disciplinary history? For what type of conduct?

#### Additional Information

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